

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Ronald E. Garrett
Debtor(s)

Bankruptcy Case No.: 17-22780-GLT
Issued Per Jan. 14, 2021 Proceeding
Chapter: 13
Docket No.: 143 – 126, 132, 134
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated November 18, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Wilksburg School District (Claim No. 6); Borough of Wilksburg (Claim No. 7) .
- ☒ H. Additional Terms: Fee application needed if any fee (including retainer) exceeds \$4,000 including any fees paid to prior counsel.

The claim of Wells Fargo Bank (Claim No. 18) governs with payment changes of record.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

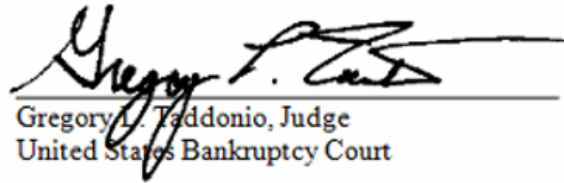
B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge
United States Bankruptcy Court

Dated: January 19, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
Ronald E. Garrett
Debtor

Case No. 17-22780-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 19, 2021

User: jhel
Form ID: 149

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2021:

Recip ID	Recipient Name and Address
db	+ Ronald E. Garrett, 7939 Orlan Place, Verona, PA 15147-1546
cr	+ Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place, Pittsburgh, Pa 15222-5413
cr	+ County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
cr	+ PAAC Transit Division FCU, 219 Fort Pitt Blvd, 2nd Floor, Pittsburgh, PA 15222-1559
cr	+ Wilksburg School District and Borough of Wilkins, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14670065	Allegheny County, c/o John Weinstein, Treasurer, P.O. Box 643385, Pittsburgh, PA 15264-3385
14697541	+ County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14672811	+ KeyBank N.A., as S/B/M to First Niagara Bank, NA, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14670070	+ MBM Collections LLC, 3301 McCrady Road, Pittsburgh, PA 15235-5137
14655010	+ Ocwen Loan Servicing, P.O. Box 785056, Orlando, FL 32878-5056
14700689	+ P.A.A.C. Transit Division FCU, 219 Fort Pitt Blvd. 2nd FL, Pittsburgh, PA 15222-1559
15266199	PHH Mortgage Services, Attn Bankruptcy Department, PO Box 24605, West Palm Beach, FL 33416-4605
14725018	+ Penn Hills Municipality, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14725017	+ Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14674391	+ VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
14670073	Verizon, PO Box 646, Pleasanton, CA 94566
14745410	WELLS FARGO BANK, NATIONAL ASSOCIATION et.al, OCWEN LOAN SERVICING, LLC, Attn: Bankruptcy Department, P.O. BOX 24, WEST PALM BEACH FL 33416-4605
14670075	+ Wilksburg Borough, c/o Maiello Brungo & Maiello, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14670076	+ Wilksburg Garbage, c/o Maiello, Brungo & Maiello, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14670077	+ Wilksburg School District, c/o Maiello, Brungo & Maiello, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14670066	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jan 20 2021 06:04:00	Allstate Insurance, Po Box 55126, Boston, MA 02205-5126
14655008	+ Email/Text: ally@ebn.phinsolutions.com	Jan 20 2021 06:03:00	Ally Bank, P.O. Box 380902, Bloomington, MN 55438-0902
14668960	Email/Text: ally@ebn.phinsolutions.com	Jan 20 2021 06:03:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14670069	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jan 20 2021 06:04:00	Keybank, PO Box 94722, Cleveland, OH 44101-4722
14684982	Email/PDF: cbp@onemainfinancial.com	Jan 20 2021 06:18:31	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14670513	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 20 2021 06:03:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14736599	Email/Text: bnc-quantum@quantum3group.com	Jan 20 2021 06:03:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788

District/off: 0315-2

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14670072	+ Email/PDF: cbp@onemainfinancial.com	Jan 20 2021 06:15:51	Springleaf Financial Services, PO Box 742536, Cincinnati, OH 45274-2536
14706266	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Jan 20 2021 06:21:33	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14655011	Email/Text: vci.bkcy@vwcredit.com	Jan 20 2021 06:04:00	Volkswagen Credit, P.O. Box 17497, Baltimore, MD 21297-1497

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PHH MORTGAGE CORPORATION
cr		VW Credit, Inc.
cr		Wells Fargo Bank, National Association As Trustee
cr		Wells Fargo Bank, National Association as Trustee
14655009	*+	Ally Bank, P.O. Box 380902, Bloomington, MN 55438-0902
14670067	*+	Ally Bank, P.O. Box 380902, Bloomington, MN 55438-0902
14670068	*+	Ally Bank, P.O. Box 380902, Bloomington, MN 55438-0902
14670071	*+	Ocwen Loan Servicing, P.O. Box 785056, Orlando, FL 32878-5056
14670074	*	Volkswagen Credit, P.O. Box 17497, Baltimore, MD 21297-1497

TOTAL: 4 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2021 at the address(es) listed below:

Name	Email Address
Beverly Weiss Manne	on behalf of Creditor Ally Financial bmanne@tuckerlaw.com bewmanne@aol.com jrusnack@tuckerlaw.com
Brett A. Solomon	on behalf of Creditor Ally Financial brett.solomon@solomon-legal.com
Brian Nicholas	on behalf of Creditor VW Credit Inc. bnicholas@kmlawgroup.com
James A. Prostko	on behalf of Creditor Wells Fargo Bank National Association As Trustee For et. al. pawb@fedphe.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com cnoroski@grblaw.com
Jennifer L. Cerce	on behalf of Creditor Wilkinsburg School District and Borough of Wilkinsburg jlc@mbm-law.net

District/off: 0315-2

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Jerome B. Blank

on behalf of Creditor Wells Fargo Bank National Association As Trustee For et. al. pawb@fedphe.com

Lauren M. Lamb

on behalf of Debtor Ronald E. Garrett
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb
LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Maribeth Thomas

on behalf of Creditor Ally Financial mthomas@tuckerlaw.com maribeth.thomas@gmail.com,jrusnack@tuckerlaw.com

Mario J. Hanyon

on behalf of Creditor Wells Fargo Bank National Association as Trustee for Option One Mortgage Loan Trust 2006-1,
Asset-Backed Certificates, Series 2006-1 mario.hanyon@brockandscott.com, wbecf@brockandscott.com

Mario J. Hanyon

on behalf of Creditor Wells Fargo Bank National Association As Trustee For et. al. mario.hanyon@brockandscott.com,
wbecf@brockandscott.com

Neal R. Cramer

on behalf of Creditor PAAC Transit Division FCU nrc@jpilaw.com mgh@jpilaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Thomas Song

on behalf of Creditor Wells Fargo Bank National Association As Trustee For et. al. pawb@fedphe.com

Thomas Song

on behalf of Creditor PHH MORTGAGE CORPORATION pawb@fedphe.com

TOTAL: 16